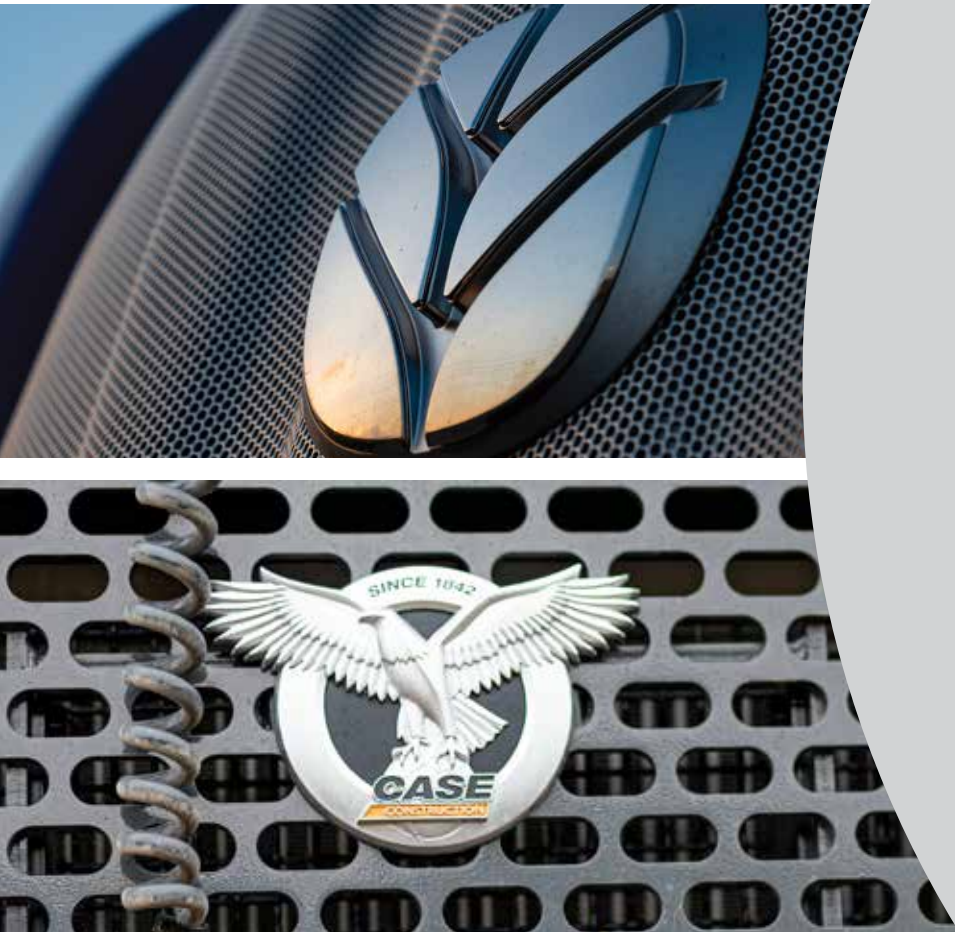




Lease End Guide

Your lease is almost over.
Our commitment to you isn't.



Thank you for leasing with CNH Capital.

Your maturity date is approaching, and you have decisions to make regarding your lease end options. Whether you plan on purchasing your equipment, returning it or extending your lease, we are here to help. The CNH Capital team is committed to providing you with a solution that will best fit your needs.

Lease End Timeline

**180
DAYS**

Explore Your Options

Now's the time to start thinking about your lease end options to purchase your equipment, return it or extend your lease. If you have questions about deciding what will work best for you, your dealer and the CNH Capital Lease Team are here to help!

**90
DAYS**

Declare Your Intentions

Whether purchasing, returning or extending, let us know. Please declare your intentions 90 days prior to the maturity date. Visit cnhcapital.com/lease-end or contact your dealer or the CNH Capital Lease Team.

**60
DAYS**

Inspect for the Unexpected

Returning your equipment? Avoid surprise charges with a pre-return inspection. Your dealer is able to identify any items that might be chargeable—damages that go beyond normal wear and tear.

**30
DAYS**

Time to Choose

If you are returning your equipment, now's the time to make arrangements with your dealership. If you plan to purchase, special finance offers may be available with CNH Capital. Make sure to secure financing prior to maturity.

Explore Your Options



Purchase Your Equipment

You've gotten familiar with your machine and love its reliability, performance and power. Ask your dealer about current finance offers.



Return Your Equipment

Ready to take productivity to the next level with an equipment upgrade or new machine? Return your leased equipment and ask your dealer about the newest equipment and technology options for your business. A \$400 return fee may apply.



Extend Your Lease

Talk with your dealer about options to extend your lease.*

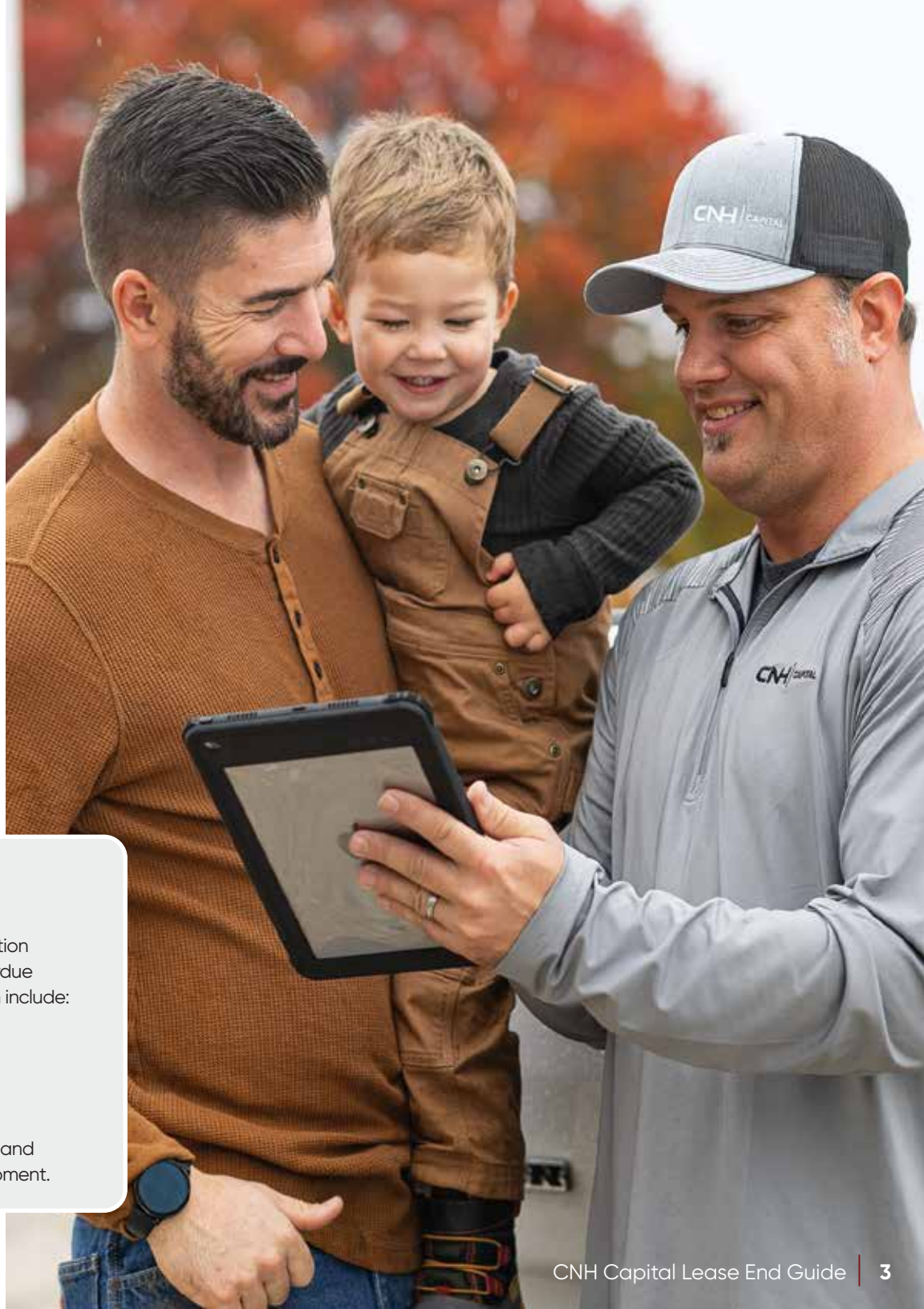
* Subject to CNH Capital approval.

Pre-Return Inspection

If you are planning to return your equipment, schedule a pre-return inspection before your lease maturity date. Your dealer can identify any required overdue maintenance and/or necessary repairs. Benefits of a pre-return inspection include:

- Comprehensive assessment of your equipment
- No surprise excessive wear and tear charges
- Opportunity to make repairs and complete overdue maintenance prior to returning the equipment

It's also a great time to talk with your dealer about your lease end options and ask about our current financing offers if you decide to purchase your equipment.



Returning Your Equipment

If you choose to return your equipment at the end of your lease, we strive to make the process quick and easy. An inspection of the equipment will be conducted to determine if any excessive wear and tear charges apply in addition to other applicable charges and fees. The information below illustrates some of the differences between normal and excessive wear. Please see your lease agreement for additional information.

NORMAL WEAR AND TEAR

Minor indications of everyday use are expected and will not result in any additional charges. Under normal usage, and with routine maintenance, it's likely you won't have any excessive wear and tear charges.

- Minor scratches
- Minor chips in the paint finish
- Engine and powertrain are in good working condition
- Operating hours within the limits agreed to in the lease contract
- Matching tires/tracks with no cuts / cracks/chunks missing and 50% or more tread remaining
- Overall clean condition – interior and exterior

EXCESSIVE WEAR AND TEAR

Excessive wear and tear includes items that go beyond normal wear and tear, and are detailed in your lease agreement.

Items that are considered to be excessive wear and tear may be covered by your insurance policy or warranty. To avoid lease end charges, it is your responsibility to have the necessary repairs made prior to the end of your lease.

- Broken or missing parts, accessories or attachments
- Tire/track/wheel damage or less than 50% of the original matching tread remaining (or cuts in or chunks missing in tread or damage to sidewalls)
- Cracked, broken or missing glass
- Unclean and excessively dirty cab and exterior
- Broken or non-functioning lights or headlamps
- Holes, cuts, tears, burns or permanent stains/soil in the interior
- Dents larger than 2 inches in diameter
- Scratches longer than 8 inches
- Excessive number of dents or scratches
- Mechanical, hydraulic or electrical malfunctions
- Powertrain or undercarriage damage



After Equipment is Returned

You will be billed after your equipment is returned. In addition to the return fee of \$400 per serial-numbered unit, you will also be assessed if:

- Excessive wear and tear is identified
- Your equipment is returned after the maturity date
- The hours on your equipment exceed the total hours allowed on your lease

U.S. Customers Only: As a reminder, personal property taxes are your responsibility and may be billed separately. If applicable to your lease, these charges may be billed after your equipment is returned.



TIP

Complete a pre-return inspection and avoid surprise charges at the end your lease! You can pay using your Productivity Plus Account.





Ready to declare your intentions?

Scan the QR code below.



cnhcapital.com/lease-end



**We're
here
to help.**

For questions, please contact the CNH Capital Lease Team at:

Email: naassetmgt@cnh.com

Phone: 1-800-930-6591

Lease End Checklist

The time has come to make an important choice regarding your equipment lease. No matter your decision, it's important that you start planning it now.

Prepare for the next steps

90 Days Prior to Lease End

- ☐ Let us know your lease end intentions. You can declare your intentions in a few ways:
 - Contact your dealer
 - Visit us at cnhcapital.com/lease-end
 - Email naassetmgt@cnh.com or call 1-800-930-6591

60 Days Prior to Lease End

- ☐ Set up a pre-return inspection appointment with your dealer

Prior to Return

- ☐ Repair chargeable damages and complete any overdue maintenance before returning your equipment

At the Time of Return

- ☐ Return components and/or attachments with your equipment
- ☐ Remove all personal items from equipment

FAQ Frequently Asked Questions

Should I have my dealer inspect my equipment before I return it?

Yes. Your dealer can identify any maintenance and/or necessary repairs. Plus, you'll have the flexibility to work on any repairs around your schedule.

Where do I return my equipment?

Return your equipment to your original leasing dealership. If an alternative location is needed, please contact your CNH Capital Lease Team. Be sure to notify your CNH Capital Lease Team and the dealership before dropping off your equipment.

Is there a return fee?

Yes. There is a \$400 return fee per serial-numbered unit when you return your equipment.

When will I receive an invoice?

If there are applicable charges and/or a return fee, in most cases, you will receive the invoice 30 to 60 days after your equipment is returned.

Do I receive credit or a refund for unused hours?

No. We do not apply credits or issue refunds for unused hours.

Can I return my equipment early?

Yes. If all payments have been made, we accept early lease returns without penalty.



cnhcapital.com

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